

# Risk Management

## Index of Articles—1990

### GENERAL

**The Importance of Objectives in Risk Management**, H. Wayne Snider, Ph.D., January, p. 38.

Emphasizes why risk managers must develop clearly defined objectives and organizational policy statements.

**Using Cost-of-Risk to Measure Performance**, Christopher A. Duncan, February, p. 28.

Explains how cost-of-risk can gauge a risk management department's performance if one can overcome the barriers to using it.

**The 1990s: The Decade of Risk Management**, Risk Management Roundtable, March, p. 50.

Foresees a change in the traditional risk management function, making it an essential business discipline and elevating the risk manager to the corporate officer level.

**Reshaping the Discipline: 'Risk Management Agonists'**, H. Felix Kloman, April, p. 60.

Portrays the definition of risk management as unfocused and narrow and broaches the argument that a new form, definition and understanding is needed.

**College Offers Risk Management MBA**, Alice H. Oshins, April, p. 104.

Announces a new master's degree offered by the College of Insurance.

**Two RIMS Chapters Formed, Bringing Total to 82**, Tom Johnson, June, p. 92.

Reports on the formation of the Ozarks Area and Mid-Illinois chapters of RIMS.

**Barlow Chosen for Insurance Hall of Fame**, Alice H. Oshins, September, p. 71.

Reports on the former RIMS president's induction into The Insurance Hall of Fame, making him the first risk manager to be so honored.

**RIMS Chapter Formed in Northern Florida**, Tom Johnson, September, p. 76.

Announces the granting of a charter to the Florida North Central Chapter.

**The Missing Link in Satellite Communications**, Ann M. Deering, October, p. 26.

Explores the unique risks associated with satellite communications and related insurance programs and disaster plans.

**Contractual Risk Transfers: The Art of**

**Reading the Fine Print**, Aaron M. Konarsky, October, p. 69.

Provides a brief case study to show how contractual risk transfers effectively shift the burden of losses to other parties.

**Merging Information Systems for Risk and Benefits Managers**, David A. Tweedy, November, p. 64.

Evaluates the pros and cons of merging risk management and employee benefits information systems. Also discusses the inevitability of such mergers despite resistance to them.

**Toledo and Greater Quad Cities Added to RIMS Roster**, Alice H. Oshins, December, p. 64.

Reports on the establishment of two more RIMS chapters.

**RIMSLINK to Connect Allendale to RIMSNET**, Tom Johnson, December, p. 64.

Reports on a new option available on the RIMSNET electronic information network, designed to streamline communication between buyers and sellers of insurance and risk management products and services.

### INSURANCE

**Should the More Sophisticated Get Less Insurance Coverage?** Thomas H. Sear and Pietrina V. Scaraglino, February, p. 40.

Describes court cases involving the contra proferentem rule and examines the manner in which standard form policies are drafted and interpreted.

**Consumerism—A Force To Be Reckoned With?** Richard C. Heydinger, February, p. 48.

Comments on the growing voice and political clout of insurance consumerism, which has led to rate rollbacks that are not in the best interest of the industry or risk managers.

**Why Should Risk Managers Become More Claims-Oriented?** Nelson R. Bean, March, p. 58.

Proposes that risk managers coordinate activities of other departments during the claims settlement process and explains why they are the most qualified people to negotiate fair settlements with insurers.

**Insurance Availability Report Indicates Hardening Market**, Tom Johnson, May, p. 76.

Reports on the findings of the fifth annual RIMS Insurance Availability Survey.

**Shedding Light on Black Holes In Insurance Protection**, Arthur E. Parry, Ph.D., June, p. 46.

Outlines five gaps and misunderstandings concerning insurance policies that may pose problems for risk managers.

**A Buyer's Overview of Marine Insurance**, John E. Wenceliat, July, p. 30.

Stresses the importance of a marine insurance program for companies involved in foreign trade.

**Sink or Swim: Settling Marine Claims Properly**, M.V. Purohit, July, p. 36.

Emphasizes the uniqueness of settling marine claims due to the handling of cargo by several parties and analyzes the various contracts that specify their rights and obligations.

**U.S. Marine Insurers Stand Tough and Deliver**, Richard D. DeSimone, July, p. 42.

Discusses the dangers of marine insurers offering packaged policies to boost premium income and non-marine insurers operating in the marine market.

**The Dynamics of the Risk Manager-Broker Relationship**, George F. Blackall, August, p. 56.

Examines the relationship between risk manager and broker and how to improve it.

**Commission vs. Fee for Service: Rethinking Brokers' Incomes**, Peter T. Clark, September, p. 66.

Debates substituting fees for brokers' commissions, thereby reducing the benefit to a corporation's cost of risk.

**World's Insurance Leaders Offer Their Views**, Rita Epstein, September, p. 70.

Reports on an International Insurance Society seminar detailing survival strategies for insurers facing changing markets.

**Business Interruption Coverage From Startup to Finished Product**, Peter T. Clark, October, p. 59.

Offers a guide to business interruption insurance with an emphasis on deciding how much coverage to purchase.

**Academics Place Emphasis on Cycles, Solvency**, Mark L. Schussel, October, p. 77.

A report on the annual meeting of the American Risk and Insurance Association, which focuses on underwriting cycles and insurer solvency.

**Audits of TPAs Reveal Common Mistakes**,

Olan A. Hembree Jr., November, p. 36.  
Proposes that auditing TPAs is the best way to measure their effectiveness and discusses the results of some recent audits.

**A Risk Manager's Guide to Managing Adjusting Fees**, Kevin M. Quinley, November, p. 40.

Lists ways to cut adjusting expenses without compromising service quality.

**Directors and Officers: Only Qualified Need Apply**, Monica McCabe, November, p. 86.

Details some ways to reduce a company's D&O exposures and discusses the rise in derivative lawsuits.

**Communication Is Key to Managing TPAs**, Tom Johnson, December, p. 63.

Covers a session on managing TPAs and claims costs at the New Jersey RIMS Chapter's Annual Risk Management Day.

**Reinsurance: 'Black Hole' of Solvency Regulation**, Monica McCabe, December, p. 65.

Examines how a federal/state regulatory system could strengthen both insurers and reinsurers.

## CAPTIVES/ALTERNATIVES

**An Investment Manager Can Improve Captive Finances**, John C. Stannard, February, p. 22.

Explains how an asset strategy consultant can help a risk manager make wise captive investments.

**The Emergence of Financial Reinsurance**, Gregory L. Daniels, CPA, April, p. 50.  
Defines financial reinsurance and discusses its application to volatile risks.

**Captives Maintain Allure in a Soft Market**, Mark L. Schussel, May, p. 58.

Summarizes the events of the Captive Insurance Companies Association's annual meeting, emphasizing recent captive growth and the removal of European trade barriers.

**One Company's Alternative to the Captive Alternative**, Mark L. Schussel, May, p. 62.  
Describes a unique insurance/loss control program at a diversified multinational firm.

**The Story of OIL: An Example of a Successful Captive**, Mark L. Schussel, May, p. 64.

Discusses how a petroleum industry captive has succeeded despite paying off losses well in excess of its premiums written.

**RGRs Grapple With Vague Application of Securities Laws**, Colleen M. Hennessy and Kay W. McCurdy, July, p. 46.  
Explains that although the Risk Retention Act of 1986 addresses the applicability of some securities laws, it ignores others.

**The Evolution of a Public Entity Pool**, Patrick A. Dunne and Arthur E. Parry, Ph.D., September, p. 24.

Details the first three years of a Mississippi Municipal Association insurance pool.

**Making the Move Onshore**, Michael T.

Rogers, September, p. 32.  
Discusses reasons for and against domesticating offshore captives, especially in light of changing tax laws and regulations, and compares offshore and onshore domiciles.

**The Feasible Team: A Key to Forming a Captive**, M. Moshe Porat, Ph.D., and M. Michael Zuckerman, September, p. 42.

Explains reasons for forming a captive and stresses that risk managers must coordinate a feasible team to successfully establish one.

**Solving the Puzzle of Cost Stabilization Plans**, Patrick M. Lynch, CPA, September, p. 51.

Discusses how cost stabilization plans can stabilize risk financing costs and examines their impact on cash flow and earnings.

**Colorado Group Forms to Promote Captives**, Alice H. Oshins, October, p. 81.

Reports on the formation of the Colorado Association of Captive Entities, which will promote the state as an attractive domicile.

**Captives Now a Permanent Corporate Fixture**, Alice H. Oshins, December, p. 52.

Coverage of the First World Captive Forum, highlighting the state of the captive insurance industry, captive functions and problems.

**New Entities Spread Throughout Europe and the Pacific**, Alice H. Oshins, December, p. 52.

Discusses how the captive scene has spread across the globe.

**Scott Meets Bottom Line With Captive**, Alice H. Oshins, December, p. 54.

Reports on the rewards that Scott Paper Co. has reaped since forming a Bermuda captive.

## LOSS CONTROL

**Use of Accident Histories in Pre-Employment Screening**, Charles S. Hatchette, M.D., January, p. 18.

Describes how employee accident histories can help employers reduce the number of costly lost-time accidents and disabilities.

**Avoiding a Terminal Case of Wrongful Discharge**, Hyman Lovitz, January, p. 22.

Describes methods of minimizing the risk of lawsuits in cases of employment termination.

**Controlling Losses the Burger King Way (Part One)**, Donald Herbstman, March, p. 22.

A detailed account by Burger King's risk manager of the design and implementation of the company's loss control program.

**Handling Claims the Burger King Way (Part Two)**, Donald Herbstman, April, p. 89.

Discusses how risk managers must be able to handle all claims, especially those involving personal injury and property loss.

**Mastering the Art of Protecting Your Picassos**, James E. Mooney, June, p. 40.

Discusses loss control measures and insurance for protecting art collections.

**Loss Control on the High Seas**, Michael S. Grant, July, p. 20.

Provides a framework for creating a loss control program for ocean shipments.

**Addressing Safety and Security to Enhance Profits**, John M. Garrigan, August, p. 46.

Emphasizes security, safety and crisis management as vital parts of a company's risk management program and how they enhance profits through reducing risk.

**Right Approach to Avoiding Wrongful Discharge**, David W. Meyer, September, p. 56.

Examines some key wrongful discharge lawsuits and what employers can do to prevent the lawsuits and/or reduce awards. A handy investigation checklist is included.

**Software Sets Priorities for Industrial Hazards**, Alice H. Oshins, October, p. 90.  
Reports on a software program for monitoring serious industrial accidents.

**Effective Risk Management Through Loss Control**, J.A. Tony Bridger, November, p. 24.  
Provides an overview of the loss control measures taken at Canada Packers.

**Fighting Crime With Statistics and Loss Reporting**, Robert M. Figlio, Ph.D., and Ira S. Somerson, November, p. 47.  
Discusses factors involved in predicting crime, including quantitative and qualitative surveys.

## INTERNATIONAL

**EC Product Directive Holds New Risk for U.S. Companies**, M. Patricia Casey, January, p. 32.

Explains how the EC's products liability directive and pollution liability draft will lead to higher claims frequencies.

**Insurance Regulation Prepares for 1992**, John R. Dunne, April, p. 42.

Examines why U.S. insurers are hesitant to take advantage of the changes in Europe by setting up businesses there. Also proposes that the states continue to regulate insurers even if they write business overseas.

**Canadians Assess Impact of Global Trade**, Alice H. Oshins, April, p. 98.

Reports on the Montreal RIMS Chapter's annual I-Day, speculating on how the U.S.-Canada Free Trade Agreement and Europe's emerging unified market will affect Quebec's international role.

**Removing the Bloc From Joint Ventures in Eastern Europe**, Hugh A. Warren, June, p. 22.

Examines how the changes occurring in Eastern Europe provide opportunities to companies investing in joint ventures there. Discusses insurance and risk management issues related to doing business in the bloc.

**Opportunity Knocks in 1992**, Carole Foster Middleton, June, p. 31.

Highlights the opportunities for U.S. companies contemplating doing business in Europe and explains how the removal of trade barriers will affect their insurance and risk management considerations.

**Why Political Risk Insurance Will Grow in the 1990s**, Daniel Wagner, October, p. 34.  
Addresses the economic and political in-

stability that has emerged due to the fall of communism in many regions and the consequent need for political risk insurance.

**Facility Risk Management in Developing Countries**, R. Peter Stickles and Louise M. Firth, October, p. 48.  
Examines risks in developing nations, quantitative risk assessment and evaluation and government's role in risk management.

**International Policies Hampered by European Obstacles**, Monica McCabe, November, p. 86.  
Reports on the inability of an EC directive to remove all barriers to designing a European-wide insurance program.

## LEGAL/LEGISLATIVE

**Keeping Clergy Counseling Suits From Tearing at the Cloth**, Kevin M. Quinley, March, p. 32.  
Explores the malpractice lawsuit explosion that now threatens churches and the clergy.

**Complying With the Amended Foreign Corrupt Practices Act**, Jere W. Morehead and Sandra G. Gustavson, April, p. 76.  
Provides an historical perspective of the act and its 1988 amendments. Suggests ways a company can comply with the act.

**Defense Strategy: Tax Pre-Judgment Interest**, Bruce A. Truex, April, p. 106.  
Discusses the option of taxing pre-judgment interest in personal injury cases and how it can aid defendants in settling cases.

**Handing Down Decisions on Legal Expenses**, Hal O. Carroll, November, p. 42.  
Suggests ways risk managers can monitor and control litigation expenses while preserving or improving legal service quality.

**A Taxing Problem for Insurers and Policyholders**, Mark L. Schussel, November, p. 73.  
Examines the impact of the Canadian Goods and Services Tax law on property/casualty insurers and policyholders.

**Walgren Thinks Some Federal Regulation Is Likely**, Mark L. Schussel, November, p. 93.

Rep. Doug Walgren's comments to members of the Pittsburgh RIMS Chapter on the likelihood that Congress will create some degree of federal insurance regulation. Other key insurance issues are also addressed.

**Mitigating the Litigation Nightmare**, Alice H. Oshins, December, p. 55.  
Focuses on the high price being paid by companies pulling products from the market due to their fear of products liability lawsuits.

## ENVIRONMENTAL

**Land, Wind and Rain: Planning for Disaster**, Larry Chase, January, p. 26.  
Shows how a good preparedness plan, with the help of a loss management consultant, can cut property losses and lessen business interruptions due to natural disasters.

**Developing a Strategy for Environmental Claims**, Richard W. Fields, February, p. 36.

Outlines the legal steps involved in developing an overall strategy for pursuing coverage for environmental claims.

**Superfund '91—Congress' Chance to Clean Up Its Act**, Roger J. Marzulla, April, p. 32.

Discusses the inefficiencies of the cleanup program, emphasizing that the insurance industry should take a more active role. Examines a proposal to create a larger cleanup fund that would not seek reimbursement from potentially responsible parties.

**Planning a Pollution Response to Trucking Spill Accidents**, John A. Knight, April, p. 84.

Discusses steps risk managers can take to reduce corporate exposures related to trucking spill accidents, including a planned pollution response and a written contingency plan.

**Developing an Environmental Audit Program**, Wayne Tusa, August, p. 24.  
Examines the issues to be addressed when developing an environmental audit program.

**The 10 Commandments of Toxic Tort Defense**, John G. Gleeson, August, p. 30.  
Provides 10 rules to follow in defending toxic tort and environmental cases.

**Environmental Impairment: Dealing With the Legalities**, Michael L. Italiano, August, p. 38.

Compares environmental impairment liability coverage and comprehensive general liability policies. Stresses the importance of claims management and the need for understanding legal and regulatory requirements.

**Superfund Liability Debated**, Alice H. Oshins, November, p. 42.

Risk managers discuss a proposal for a national trust fund to pay the costs of environmental cleanups.

**RIMS Seminar Clears Air on Environment**, Alice H. Oshins, December, p. 62.

Reports on a RIMS seminar on managing environmental risks. Covers Superfund, the Clean Air Act of 1990 and waste disposal.

## WORKERS' COMPENSATION

**Getting a Grasp on Carpal Tunnel Syndrome**, Peter A. Storti, March, p. 40.  
Explains the causes of Carpal Tunnel Syndrome.

**Workers' Comp Subrogation: There's Gold in Thar Hills!** Stewart L. Cohen, May, p. 22.

Discusses reasons for insurance carriers to pursue subrogation from third parties and the elements of a successful recovery program.

**Rehabilitating Workers' Comp Using Cost Containment**, Richard J. Calhoun, May, p. 32.

Outlines ways to effectively deal with rising medical costs and discusses steps to quickly return injured workers to employment.

**When Does Managing Medical Costs Pay Off?** Jack DeMumbrum, May, p. 41.

Analyzes cost management programs for controlling escalating workers' compensa-

tion-related medical costs and discusses ways to choose a program.

**Determining the Validity of Traumatic Stress**, Eric H. Marcus, M.D., May, p. 44.  
Questions the validity of Post Traumatic Stress Disorder and discusses problems in evaluating its symptoms.

**Audit Software Eliminates Unnecessary Charges**, Corlet Graff, May, p. 53.

Reports on how one insurer has prevented cost shifting and eliminated unnecessary workers' compensation charges by utilizing a computerized auditing review system.

**Robotics: A Future View of Workplace Safety**, George W. Pearson, October, p. 42.  
Discusses the characteristics, benefits and future of robots and emphasizes that safety managers must employ them to make their operations safe and competitive.

**Behind the Scenes of the Workers' Comp Crisis**, David S. Iskow, Stryker Warren Jr. and Jeffrey S. Harris, M.D., November, p. 52.  
Analyzes the state of the workers' compensation system, particularly factors contributing to unanticipated loss trends. Discusses methods of controlling claims.

**RIMS Explore the Failures of Workers' Comp**, Monica McCabe, November, p. 84.  
Reports on the RIMS North Central Regional Conference, with an emphasis on workers' compensation issues and substance abuse.

**Coalition Tackles Workers' Comp Problems**, Tom Johnson, December, p. 60.  
Reports on a meeting during which insurers, businesses and labor try to form a consensus on ways to reduce the high costs of the workers' compensation system.

## BENEFITS/HEALTH CARE

**Pension Trustees Control Corporate Purse Strings**, Tom Johnson, January, p. 44.

Addresses the power that trustees possess through their fiduciary control of union pension funds.

**A Changing Work Force Will Impact Employee Benefits**, Tom Johnson, January, p. 46.

Discusses how the changing American work force will make competing in world markets in the 21st century more difficult for the United States and the impact on pension funds.

**Uninsured Problem Continues to Puzzle Congress**, Mark L. Schussel, March, p. 62.  
Reports on addresses by key legislators to members of the Self-Insurance Institute of America on providing access to health care for the 37 million uninsured Americans.

**Benefits Planning for the 21st Century**, Tom Johnson, November, p. 95.

An overview of human resources in Western and Eastern Europe in 1992, communicating with employees in a global marketplace and worldwide health care trends.

**Rules of the Game in Eastern Europe**, Tom Johnson, November, p. 95.  
Outlines nine rules to assist companies inter-

ested in expanding into Eastern Europe.

#### **Communicating With Employees—A Global Strategy**, Tom Johnson, November, p. 96.

Emphasizes the need for good employee communications in a multinational company.

#### **Employers Can Keep Pace With Changing Benefits Rules**, Lori W. Jones, December, p. 20.

Summarizes recent laws affecting cafeteria, employee stock ownership, 401(k) and qualified retirement plans.

#### **Prepaid Legal Plans Prevent a Litigious Fall**, Catherine R. Macpherson, December, p. 30.

With lost work time and worker productivity resulting from legal problems, this article discusses the makings of a company legal plan.

#### **Financing Employee Coverages Can Spur Big Dividends**, by C. David Buckalew, CPA, and Don R. Teasley, December, p. 36.

Shows how corporate-owned life insurance can offset rising employee insurance costs.

#### **Deferred Compensation Plans Make the Three 'Rs' Pay Off**, Donald G. Lightfoot, December, p. 43.

Discusses non-qualified deferred compensation plan design and implementation and changes in the tax laws affecting NQDC.

#### **Implications for Accruing Retiree Health Benefits**, Mark L. Cross, Ph.D., Steven M. Flory, Ph.D., and Thomas J. Phillips Jr., Ph.D., December, p. 47.

Examines a proposal that would require companies to account for retirement benefits on an accrual basis, its implications, disclosure problems and potential public policy issues.

#### **Changing Physicians' Habits**, Lawrence J. Frye, December, p. 51.

Explains how to identify cost-efficient hospitals by using severity of illness systems.

### **CONFERENCE REPORTS**

#### **Risk Managers Attempt to Frame an Ethical Code**, Tom Johnson, March, p. 66.

Reports on the Atlanta RIMS Educational Conference, focusing on how strong ethics can help risk managers during hard times.

#### **1990 RIMS Conference Wrap-up**, Tom Johnson, Monica McCabe, Alice H. Oshins and Mark L. Schussel, June, p. 55.

Highlights some sessions and events at the 1990 RIMS Conference, particularly those related to workers' compensation, captives, loss control and global issues.

#### **Hot Topics Debated at RIMS Florida Meeting**, Mark L. Schussel, October, p. 72.

Highlights of the 15th Annual Florida RIMS Educational Conference, including workers' compensation and environmental rules.

#### **Canadians Stress a Cleaner Environment**, Mark L. Schussel, November, p. 72.

Reports on the RIMS Canadian Risk Management Conference, highlighting environmental and global issues.

#### **Virginia Chapter Discusses Industry Trends**, Alice H. Oshins, November, p. 90.

A report on the RIMS Virginia Chapter Educational Conference focusing on risk management trends, globalization of the insurance market and regulation of employee benefits.

#### **CPCUs Contemplate New Market Forces**, Alice H. Oshins, December, p. 55.

An overview of the Society of CPCU's annual conference, focusing on catastrophes, the insurance market and international concerns.

### **RIMS/INDUSTRY LIAISON**

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